



Increasing Access to Healthy Foods: Electronic Benefit Transfer and Market Bucks at Minneapolis Farmers Markets

2011 Summary Report



Introduction

Communities across the United States are developing innovative strategies to increase access to, and consumption of, healthy, locally grown foods. Building upon a recommendation from the City of Minneapolis' [Homegrown Minneapolis initiative](#), the Minneapolis Department of Health and Family Support (MDHFS) began an effort to support the availability of Electronic Benefit Transfer (EBT) at farmers markets in Minneapolis. Offering EBT at farmers markets is a strategy that shows promise in expanding access to healthy, locally grown foods for low-income individuals and increasing their consumption of fruits and vegetables.

Through a collaboration with Minneapolis farmers markets, the Institute for Agriculture and Trade Policy (IATP), Blue Cross and Blue Shield of Minnesota (Blue Cross), and Hennepin County Human Services and Public Health Department, MDHFS developed a plan to establish EBT at farmers markets, conduct a coordinated promotional campaign to increase awareness among target populations, and evaluate the success of the efforts during the 2010 farmers market season. Additionally, MDHFS and partners implemented a Market Bucks incentive program to increase the buying power of customers using EBT at farmers markets. A full report of the [2010 Minneapolis EBT and Market Bucks pilot program](#) is available for review. The purpose of this document is to provide an overview of the 2011 Minneapolis EBT and Market Bucks initiative, including similarities and changes in program administration, outcomes, lessons learned, and future plans.

2011 Minneapolis EBT and Market Bucks Initiative

Participating Markets

In 2010, MDHFS worked with the Midtown Farmers Market, the Minneapolis Municipal Farmers Market and the Northeast Farmers Market to establish EBT and Market Bucks. In 2011, two additional markets participated in the initiative - the West Broadway Farmers Market and the West Bank Farmers Markets at Brian Coyle Center and Augsburg College.

- West Broadway Farmers Market Profile
 - Located in North Minneapolis
 - Open two days per week (Sundays and Wednesdays) for a total of 9 hours per week from June to October
 - # of vendors accepting EBT in 2011 = 16
- West Bank Farmers Market Profile

- 2 locations in Southeast Minneapolis
- Open one day per week (Tuesdays) for a total of 5 hours per week from June to October
- # of vendors accepting EBT in 2011 = 3

Funding

Funding for the 2011 EBT and Market Bucks initiative was provided by MDHFS through its Statewide Health Improvement Program (SHIP), funded by the Minnesota Department of Health and through its Communities Putting Prevention to Work initiative (CPPW), funded by the Centers for Disease Control and Prevention. Additional funding and technical assistance was provided by Blue Cross. A comprehensive promotional campaign, similar to the one conducted in 2010, was coordinated by the Institute for Agriculture and Trade Policy, with funding from MDHFS, Blue Cross, and Hennepin County.

Program Operations

EBT and Market Bucks were offered at all participating market locations throughout the season using the same basic operating and administrative procedures as were used in 2010. EBT services were provided through a market-based system (as opposed to a vendor-based system), with a central EBT processing machine and wooden tokens in \$1 and \$5 denominations. Similar to the pilot season, EBT tokens were distributed by each market and were only accepted at the market where they were issued. The Market Bucks incentive used pre-printed coupons in \$1 denominations, for a match of up to \$5 once per market day. Based on feedback from the previous season, the following changes were made to the Market Bucks coupons in 2011:

- Coupons were printed on heavier, slicker cardstock to reduce the likelihood of unauthorized duplication and to make it easier for the markets to reuse them throughout the year.
- Space for an individual market stamp was eliminated, replaced instead by a printed message that coupons would be accepted at all participating Minneapolis markets, not just the specific market where it was issued.
- An expiration date was added to inform customers that they had until the end of November 2011 to redeem their coupons instead of having to use them on the same day they were issued.
- The customer signature line was removed because it was found to be an unnecessary step (the original intent was to protect against fraud, which did not appear to be an issue in the pilot season).

Timeline

In 2011, EBT and Market Bucks were launched at each market according to the following schedule:

- Minneapolis Municipal Farmers Market: May 14 (the first market day of the season was May 1).
- Midtown Farmers Market: May 7 (coincided with the first market day of the season).
- Northeast Minneapolis Farmers Market: June 4 (coincided with the first market day of the season).
- West Broadway Farmers Market: July 3 (the first market day of the season was June 5).
- West Bank Farmers Markets: July 5 (the first market day of the season was July 2).

The coordinated promotional campaign was launched according to the following schedule:

- A joint press release was issued for all markets the week of July 4.
- Bus advertisements and radio spots launched the week of July 14, running through the end of August and the first week of October, respectively.
- Community outreach (distribution of flyers, brochures, and postcards to community organizations) began the week of June 27, continuing through the end of September.
- Direct outreach to SNAP (Supplemental Nutrition Assistance Program) beneficiaries at Century Plaza (the main Minneapolis location where SNAP benefits are issued) started the week of July 11, continuing once per week through the first week of September.

EBT and Market Bucks Outcomes

Key outcomes from the 2011 season included:

- Total EBT sales at participating markets nearly tripled while the amount of Market Bucks coupons redeemed more than doubled compared to 2010 levels.
- The combined total of EBT and Market Bucks represented more than \$67,000 in additional revenue for participating vendors.
- Participating markets served 1,674 unique customers and processed 3,870 EBT transactions.
- Across all Minneapolis markets, an average of 73% of EBT sales went to produce vendors versus vendors selling other SNAP-eligible items (meat, cheese, dairy, etc).
- 192 vendors participated in the EBT program across the five participating markets.

Table 1: EBT and Market Bucks Statistics, All Minneapolis Markets: 2010 - 2011

All Markets	2010	2011
Total EBT transactions	1,607	3,870
Total EBT sales	\$20,754.00	\$49,823.00
Total Market Bucks issued	\$7,127.00	\$17,462.00

Total EBT and Market Bucks	\$27,881.00	\$67,285.00
Total unique customers	736	1,674

For more detailed statistics on each market, please refer to *Appendix 1: Summary of Minneapolis EBT and Market Bucks Statistics by Market, 2010 - 2011*.

Customer, Vendor, and Market Manager Feedback

Customer Surveys

Similar to the 2010 season, surveys were conducted at each participating farmers market to gather qualitative information related to customers' experiences with EBT and Market Bucks. A total of 79 surveys were administered at four markets (the West Bank farmers market locations were unable to complete surveys due to language barriers between surveyors and customers). Surveys were conducted over a two-hour period of time, one day per month, from July – October 2011. A copy of the customer survey is included in Appendix 2 of this document. Key findings included:

- 98.1% said that the quality of fruits and vegetables at the farmers market was better or about the same as the grocery store.
- 92.2% said the prices of fruits and vegetables at the farmers market was better or about the same as the grocery store.
- 94.4% strongly agreed or somewhat agreed with the statement *"I shop at the farmers market more often because I can use EBT there."*
- 90.7% strongly agreed or somewhat agreed with the statement *"I eat more fruits and vegetables because I can use EBT at the farmers market."*
- 54.5% said they would shop at the market as much as they do now even if the Market Bucks incentive was no longer available; 45.5% said that they would shop at the market less or not at all if the Market Bucks incentive was not available.

Customer Feedback

- *"Market Bucks is a great bonus and allowed me to stretch my food dollar and eat locally and organically while still getting a full meal."*
- *"Like the way it works. It expands our veggie budget so we can try new things."*
- *"I think it is a great program and it should continue. It is closer than major stores when I want fresh stuff."*

- *“It helps save money and makes it more affordable to eat healthy.”*
- *“It is amazing because it opens up the demographics of people who come to the market.”*

Vendor and Market Manager Interviews

Similar to the 2010 season, interviews were conducted with each farmers market manager to gather qualitative information related to their experiences with EBT and Market Bucks. In addition, semi-structured interviews were conducted with vendors at each market to gather similar information. Interviews were conducted with five market managers and 27 vendors (24 participating EBT vendors and 3 eligible, but non-participating, vendors). Key findings from the vendor interviews included:

- When asked about the benefits of offering EBT, 29% said it generated additional income for vendors, 16% indicated that it increased vendors’ customer base, and 16% said that it helped people get access to fresh and organic food.
- 70% had no negative experiences with EBT; for those that did indicate some sort of negative experience with the program, 8% indicated that the problem was because not all of their products were SNAP-eligible and another 8% said that they had issues with customers trying to redeem EBT tokens from other non-Minneapolis markets.
- Excluding missing data from three respondents, 52% indicated that EBT was an important source of income for them in 2011, 24% said it was not, 14% said it was too new to tell, and 10% said it was somewhat or it could be in the future.
- Excluding missing data from two respondents, 32% said it would be worth it to them to pay a slightly higher vendor fee to support some of the EBT program costs, 36% said they would not support such a fee, 14% said it would depend (on what the majority of vendors decide and if their EBT income increased), and 18% were unsure or undecided. Those who answered “no” said either they don’t earn enough from EBT or they already pay a high fee for market space.
- All vendors (except for 1 for which there was missing data) plan to accept EBT in 2012 and all (except for 1 for which there was missing data) said EBT should continue at their market.

Lessons Learned and Recommendations

Participating markets continued to experience rapid growth in terms of the number of EBT customers they served, total EBT transactions and sales, and Market Bucks redemptions. Customers, vendors, and market managers indicated strong support for the continuation of EBT and Market Bucks, citing the health, social, and economic benefits they had experienced as a result of their participation.

Recommendation: EBT at farmers markets is a strategy that shows promise in expanding access to healthy, locally grown foods for low-income individuals, and public health agencies can play an important role in supporting EBT at farmers markets. Partners should continue to seek additional funding to expand EBT and Market Bucks to more Minneapolis markets in a coordinated, sustainable manner.

Staffing costs remained the most significant expense for participating markets and will be a challenge for ensuring long-term sustainability after existing grant funding ends. Markets new to accepting EBT require staff to complete the federal EBT application, contract with an EBT processor, purchase start-up equipment and supplies, and develop a market-level accounting system. Markets continuing acceptance of EBT require staff to complete on-going tasks including EBT promotions and outreach; market day preparation, management, and close out; vendor training and reimbursement; and reporting/administration.

Recommendation: As discussed in the 2010 summary report, the Minneapolis farmers markets would stand to benefit from a third party coordination system which would centralize many EBT program operations and administration tasks, effectively reducing the burden on individuals markets. Options for establishing a coordinating entity should be explored with a variety of stakeholders and tested with the Minneapolis markets as resources become available. In addition, the markets could also benefit from the introduction of innovative technologies to administer EBT and Market Bucks, which could reduce costs and staffing needs. As appropriate, information should be provided to decision-makers at relevant federal and state agencies to gain approval to pilot test various options that have the potential for streamlining program operations and reducing the complexities of the current machine-based technologies.

Promotions and community outreach were an important part of raising awareness of the EBT and Market Bucks program among SNAP recipients. While a variety of communications mechanisms were used, those that appeared to be most effective were direct outreach conducted with SNAP recipients at Century Plaza (the main Minneapolis location for issuing food assistance benefits), word of mouth advertising spurred by the placement of promotional materials in key community locations (e.g. businesses, libraries, direct service organizations, etc.), and at-market signage directing people to the EBT information booth. Paid media advertisements, including bus ads and radio spots were less effective (based on customer survey feedback), but still helped to promote the program to a broader audience.

Recommendation: Future promotional strategies should focus on direct outreach, distribution of promotional materials to key community organizations, and securing additional at-market signage. For the Minneapolis audience, translation of print materials could be limited to Spanish, Somali, and Hmong as Oromo was not widely needed. As funding allows, innovative communications mechanisms should be explored as well (e.g. placement of print advertising in smaller community

newspapers or production of a brief EBT video in multiple languages to show on television at facilities where food assistance benefits are issued).

Future Plans

For the 2012 season, the Kingfield Farmers Market (including their Fulton satellite location) joined the group of Minneapolis markets accepting EBT and Market Bucks. In addition, some markets, such as the West Broadway farmers market, will work with nearby mini-markets to pilot EBT and Market Bucks acceptance. A coordinated promotional campaign will run from mid-June through September to increase awareness of the program among target populations. New promotional strategies will be implemented, including a statewide mailing to 250,000 SNAP households (with funding from the University of Minnesota SNAP-Ed program). A comprehensive program evaluation conducted by Blue Cross will also be implemented to continue to measure progress, impact, and areas for improvement. A multi-sector working group, first convened by Blue Cross in 2010, will continue to meet to plan for statewide expansion of EBT to additional farmers markets across Minnesota as well as plan for long-term sustainability of and streamlining of the program.

Additional information about EBT and Market Bucks at Minneapolis farmers markets can be found on the health department's website: http://www.minneapolismn.gov/health/cppw/dhfs_ebt.

Acknowledgements

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- Central Minnesota Vegetable Growers Association
- Midtown Farmers Market
- Northeast Farmers Market
- West Broadway Farmers Market
- West Bank Farmers Markets at Brian Coyle and Augsburg College
- Institute for Agriculture and Trade Policy (IATP)

- Hennepin County Human Services and Public Health Department

Additional Resources

Reports:

- [*Expanding Electronic Benefit Transfer at Minneapolis Farmers Markets: Lessons Learned from the 2010 Season*](#)
- [*Electronic Benefits at Three Farmers Markets in Minneapolis: An Analysis of the 2010 Pilot Season*](#)
- [*2011 Electronic Benefit Transfer and Farmers Market Initiative Evaluation Report, Spring 2012*](#)

Websites:

- [EBT and Market Bucks at Farmers Markets Help Residents Eat Healthier](#)
- [Community Level Initiative: Farmers Markets and EBT access](#)

Appendices

Appendix 1: Summary of EBT and Market Bucks Statistics by Market - 2010 and 2011

Appendix 2: 2011 EBT Customer Survey tool

Appendix 1: Summary of Minneapolis EBT and Market Bucks Statistics by Market, 2010 – 2011

Market Name	Total EBT Transactions		Total EBT Sales		Total Market Bucks Issued		Total Unique Customers	
	2010	2011	2010	2011	2010	2011	2010	2011
Municipal	892	2,454	\$13,556	\$36,493	\$3,996	\$10,902	472	1,027
Midtown	663	1,172	\$6,756	\$ 11,770	\$2,882	5,575	235	518
Northeast	52	107	\$442	\$759	\$249	\$434	29	42
West Broadway	n/a	70		\$463	n/a	\$346	n/a	54
West Bank	n/a	67		\$338	n/a	\$205	n/a	33
TOTAL	1,607	3,870	\$20,754	\$49,823	\$7,127	\$17,462	736	1,674

Note: In 2010, there were three Minneapolis markets offering EBT (Municipal, Midtown, and Northeast)

Appendix 2: 2011 EBT Customer Survey Tool

2011 Market Bucks & EBT Customer Survey

Blue Cross and Blue Shield of Minnesota

Minneapolis Department of Health and Family Support

Interviewer initials: _____

Market location: _____

Date of interview: _____

Consent Script

Interviewer reads to each potential participant:

Thank you for taking five minutes to answer our questions about your experiences using EBT and Market Bucks. This information will help us to better meet the needs of farmers market customers.

The survey is being conducted by the Market Bucks sponsors, which are Blue Cross and Blue Shield of Minnesota and the Minneapolis Department of Health and Family Support.

Your answers will be private and anonymous. We will not ask for your name. Only the research staff at Blue Cross and the city health department will see your individual responses. The survey results will be summarized in a report that does not contain any personally identifying information.

Taking this survey is voluntary. If you choose not to respond, it will not affect your relationship with this market, with Blue Cross, or with the city health department. If you start the survey, you may stop at any time or skip any questions you do not want to answer.

Do you have any questions about the study, or may I begin now?

Optional information (provide if asked): Funding for the EBT and Market Bucks program is provided by Blue Cross and Blue Shield of Minnesota, a nonprofit independent licensee of the Blue Cross and Blue Shield Association; and by the Minneapolis Department of Health and Family Support through the Minnesota Department of Health and its Statewide Health Improvement Program and Communities Putting Prevention to Work grants.

No premium dollars are used for this project. Funding for this project comes from a special disease prevention fund at Blue Cross and Blue Shield of Minnesota, a not-for-profit Minnesota-based health plan.

1. How did you learn that this farmers market accepts EBT cards? Was it from ...
(Circle all that apply.)

- aa newspaper or newsletter,
- ba poster or advertisement in the community (including buses in metro area)
- ca radio advertisement,
- da website or blog,
- ethe WIC, food stamp or other government office,
- fword-of-mouth, such as from a friend or relative,
- ga person or signs at the farmers market, or
- hwas it from some other way? →

OR

1hA. What was that? _____

-8.....DON'T KNOW

-9.....REFUSED

2. How did you learn that this farmers market has free Market Bucks coupons for customers who use EBT cards? Was it from ...
(Circle all that apply.)

- aa newspaper or newsletter,
- ba poster or advertisement in the community (including buses in metro area)
- ca radio advertisement,
- da website or blog,
- ethe WIC, food stamp or other government office,
- fword-of-mouth, such as from a friend or relative,
- ga person or signs at the farmers market, or
- hwas it from some other way? →

OR

2hA. What was that? _____

-8.....DON'T KNOW

-9.....REFUSED

3. In the future, what would be the best way to share new information with you about using your EBT card at farmers markets, such as announcing new markets that accept EBT or programs like Market Bucks? Would it be through ...
(Circle only one.)

- 1e-mail,
- 2mail sent to your home,
- 3newspapers or newsletters,
- 4posters or advertisements in the community (including buses in metro area),
- 5radio advertisements,

6social media, like Facebook or Twitter→

3A. Which one? _____

7a website or blog,

8the WIC, food stamp or other government office,

9people or signs at the farmers market, or

10would it be some other way? →

3B. What would that be? _____

-8.....DON'T KNOW

-9.....REFUSED

4. How difficult or easy was it for you to get EBT tokens and Market Bucks coupons at the farmers market today? Would you say it was ...

1very difficult

2somewhat difficult

3somewhat easy, or

4very easy?

-8DON'T KNOW

-9REFUSED

5. Have you used EBT at this farmers market before today?

1YES → IF YES, THEN SKIP TO **QUESTION #7** (BELOW).

2NO

-8DON'T KNOW

-9REFUSED

6. Have you used EBT at any other farmers markets in Minnesota?

1YES → IF YES, THEN SKIP TO **QUESTION #10** (TOP OF NEXT PAGE).

2NO

-8DON'T KNOW → IF NO, DON'T KNOW, REFUSED, THEN SKIP TO **QUESTION #11** (MIDDLE OF NEXT PAGE).

-9REFUSED

-
7. **How difficult or easy has it been for you to use EBT tokens and Market Bucks coupons with the vendors at this farmers market? Would you say it has been ...**
- 1very difficult
 - 2somewhat difficult
 - 3somewhat easy, or
 - 4very easy?
 - 8DON'T KNOW
 - 9REFUSED
8. **How would you describe the quality of fruits and vegetables at this farmers market compared to the store where you usually shop for food? Would you say ...**
- 1quality at the store where you usually shop is better;
 - 2quality at this farmers market is better; or
 - 3quality at the store and this farmers market are about the same?
 - 8DON'T KNOW
 - 9REFUSED
9. **How would you describe the price of fruits and vegetables at this farmers market compared to the store where you usually shop for food? Would you say ...**
- 1prices at the store where you usually shop are better;
 - 2prices at this farmers market are better; or
 - 3prices at the store and this farmers market are about the same?
 - 8DON'T KNOW
 - 9REFUSED

10. Please tell me whether you *strongly disagree*, *somewhat disagree*, *somewhat agree* or *strongly agree* with the following statements.

	<u>strongly</u> <u>disagree</u>	somewhat disagree	somewhat agree	<u>strongly</u> <u>agree</u>	DON'T KNOW	REFUSED
A. I shop at the farmers market more often because I can use EBT.	1	2	4	5	-8	-9
B. I eat more fruits and vegetables because I can use EBT at the farmers market.	1	2	4	5	-8	-9

PLEASE ASK EVERYONE THE QUESTIONS BELOW.

11. Market Bucks may be available for a limited time. If the Market Bucks program ended, would you ... (Circle only one.)

1continue to shop here as much as you do now,

2continue to shop here but less than you do now, or

3would you not shop here anymore if Market Bucks ended?

-8DON'T KNOW

-9REFUSED

12. What suggestions or comments do you have about EBT or Market Bucks at the farmers market?

INTERVIEWER INSTRUCTIONS

1. INTERVIEWER READS:

“The last few questions will help us describe who participated in the survey. For privacy, you can fill them out yourself.”

2. INTERVIEWER OFFERS PARTICIPANT LAST PAGE TO COMPLETE INDEPENDENTLY.

All participant information will be kept private.

13. Which of the following best describes your race or ethnicity?

(Please check all that apply.)

- ☐_A American Indian, Native American or Alaska Native
- ☐_B Asian or Asian-American
- ☐_C Black, African or African-American
- ☐_D Hispanic, Latino or Chicano
- ☐_E White or European-American
- ☐_F Other → Please describe: _____

14. What language do you usually speak at home? (Please check only one.)

- ☐₁ English
- ☐₂ Hmong
- ☐₃ Spanish
- ☐₄ Somali
- ☐₅ Other → Please describe: _____

15. What is your gender? _____

16. How old are you?

- ☐₁ under 18
- ☐₂ 18 to 24
- ☐₃ 25 to 34
- ☐₄ 35 to 44
- ☐₅ 45 to 54
- ☐₆ 55 to 64
- ☐₇ 65 or over

17. What is your zip code? _____

18. Which one or more of the following do you consider yourself to be?

(Please check all that apply.)

☐_A straight

☐_B gay or lesbian

☐_C bisexual

☐_D transgender

☐_E other → Please describe: _____

Thank you very much for your time!